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I CLAIM:

1. A prepaid payment card displaying a visible card identification number and bearing an encoded card identification number matching said visible card identification number, said card bearing an encoded owner identification number, and said card being free of visible information about the card owner.

2. A prepaid payment card set comprising:

a card displaying a visible card identification number and also bearing an encoded card owner identification number and an encoded card identification number matching said visible card identification number displayed on the card, said card being free of visible information pertaining to the card owner;

and a printed receipt for said card displaying a visible card owner identification number matching said encoded card owner identification number on the card.

3. A business method comprising the steps of:

for payment received, issuing to the payer a card displaying a visible card identification number and bearing an encoded card identification number matching said visible card identification number, said card bearing an encoded owner identification number, and said card being free of visible information about the card owner;

and at the time of issuing said card, issuing to the payer a printed receipt for said card displaying a visible card owner identification number matching said encoded card owner identification number on the card.